

**Information to identify the case:**

Debtor 1	<u>Vincent W. Sherman</u>	Social Security number or ITIN	xxx-xx-0843
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cynthia E. Sherman</u>	Social Security number or ITIN	xxx-xx-1157
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-21394-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent W. Sherman

Cynthia E. Sherman

11/13/19

By the court: Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Vincent W. Sherman  
Cynthia E. Sherman  
Debtors

Case No. 15-21394-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 101

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb  
aty Vincent W. Sherman, Cynthia E. Sherman, 879 Brookville Rd, Toms River, NJ 08753-4448  
+Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
515573140 ACB Receivables Management, Attn: Ocean County Special Civil, 118 Washington St,  
Toms River, NJ 08753-7626  
515573142 #+Allied Interstate, Inc., PO Box 361477, Columbus, OH 43236-1477  
515573144 Apogee Med Group New Jersey, PO Box 1259, Oaks, PA 19456-1259  
515573145 Assistant Attorney General, 555 4th St NW Rm 6126, Washington, DC 20001-2733  
515573146 Barnabas Health Medical Group North, PO Box 8000, Buffalo, NY 14267-0002  
515573147 Barnabas Health Medical Group South, PO Box 8000, Buffalo, NY 14267-0002  
515573148 Caris Diagnostics, PO Box 844117, Dallas, TX 75284-4117  
515573149 #Coast Orthopedics Associates, 1382 Vincenzo Dr, Toms River, NJ 08753-2768  
515573153 Community Medical Center, Attn: National Recovery Agency, PO Box 67015,  
Harrisburg, PA 17106-7015  
515573152 Community Medical Center, Attn: Celentano, Stadmauer & Walentowiz, PO Box 2594,  
Clifton, NJ 07015-2594  
515573151 Community Medical Center, Attn: Schachter Portnoy, LLC, 3490 US Highway 1 Ste 6,  
Princeton, NJ 08540-5920  
515573154 Community Medical Center, Attn: Keystone Financial Services, PO Box 730,  
Allenwood, NJ 08720-0730  
515573155 +Community Medical Center, 800 W. Sam Houston Pkwy S, Suite 200, Houston, TX 77042-1914  
515573158 +Diagnostics & Clinical Cardiology, 769 Northfield Ave #220, West Orange, NJ 07052-1106  
515573160 Edison Imaging Associates, Attn: Online Collections, PO Box 1489,  
Winterville, NC 28590-1489  
515573159 Edison Imaging Associates, PO Box 3263, Indianapolis, IN 46206-3263  
515573161 Edsion Imaging Associates, Attn: Online Collections, PO Box 1489,  
Winterville, NC 28590-1489  
515573163 Forman & Hertz, MD, Attn: Remex Revenue Management, 307 Wall St,  
Princeton, NJ 08540-1515  
515619940 +HESAA, PO BOX 548, TRENTON, NJ 08625-0548  
515573167 HSBC, Attn: LTD Financial Services, LP, 7322 Southwest Fwy Ste 1600,  
Houston, TX 77074-2134  
515573168 +HSBC Bank Nevada, Attn: Cavalry Portfolio Service, 500 Summit Lake Dr,  
Valhalla, NY 10595-2321  
515573164 Health Innovations Unlimited, Attn: National Recovery Agency, 2491 Paxton St,  
Harrisburg, PA 17111-1036  
515573166 Hooper Imaging, 1166 River Ave Ste 102, Lakewood, NJ 08701-5600  
515573170 +Jersey Emergency Medicine, Attn: Diversified Collections, Inc.,  
10550 Deerwood Park Blvd #309, Jacksonville, FL 32256-2805  
515573171 Jersey Emergency Medicine, 1945 NJ-33, Neptune City, NJ 07753  
515573173 Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307  
515573174 Kammy Dental, Attn: Eservice Incorporated, PO Box 3324, Apache Junction, AZ 85117-4121  
515573176 +Mark Zucker, MD, Attn: Center State Collections, 201 Lyons Avenue, Newark, NJ 07112-2027  
515573178 Medical Business Bureau, LLC, PO Box 1219, Park Ridge, IL 60068-7219  
515573179 +Medical Center of Ocean County, Attn: OSI Collection Services, Inc., PO Box 680,  
Edison, NJ 08818-0680  
515573180 Medical Dental Hospital BUR/ACB, 19 Main St, Asbury Park, NJ 07712-7012  
515573181 Medical Diagnostic Laboratories, 2349 Kuser Rd, Hamilton, NJ 08690-3301  
515573182 +Meridian Home Care Ocean, 1759 Route 88, Suite 100, Brick, NJ 08724-3016  
515573184 Mertoplex Pathology Associates, PO Box 840294, Dallas, TX 75284-0294  
515573185 Michael Harrison, 3155 State Route 10, Denville, NJ 07834-3492  
515573187 Midland Funding LLC, Attn: Ocean County Special Civil, 118 Washington St,  
Toms River, NJ 08753-7626  
515573188 +Millennium Anesthesia Consultants, 201 Lyons Avenue, Newark, NJ 07112-2027  
515573189 New Century Financial Service, Attn: Ocean County Special Civil, 118 Washington St,  
Toms River, NJ 08753-7626  
515573191 New Jersey Attorney General's Office, Richard J. Hughes Justice Complex, 25 Market St,  
Trenton, NJ 08611-2148  
515573192 New Jersey Cardiology Associates, 375 Mount Pleasant Ave, West Orange, NJ 07052-2750  
515573194 Newark Beth Israel Medical Center, Attn: Schachter Portnoy, LLC, 3490 US Highway 1 Ste 6,  
Princeton, NJ 08540-5920  
515573195 North Dover OBGYN, Attn: LCA Collections, 879 Brookville Rd, Toms River, NJ 08753-4448  
515573197 O.M.C. Meridian Health, Attn: Keystone Financial, PO Box 730, Allenwood, NJ 08720-0730  
515573196 O.M.C. Meridian Health, Attn: Keystone Financial Services, PO Box 730,  
Allenwood, NJ 08720-0730  
515573198 Ocean Endosurgery Center, Attn: ACB Receivables Mngmt, 19 Main St,  
Asbury Park, NJ 07712-7012  
515573200 Ocean Medical Center, Attn: QAR, PO Box 239, Gibbsboro, NJ 08026-0239  
515573201 Ocean Medical Center, Attn: Quality Asset Recovery, LLC, PO Box 239,  
Gibbsboro, NJ 08026-0239  
515573202 Ocean Medical Center, Attn: Meridian Health, PO Box 9319, Trenton, NJ 08650-1319  
515573203 +Ocean Medical Imaging, 21 Stockton Dr, Toms River, NJ 08755-6433

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Form ID: 3180W

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515573204 Ocean Pathology, Attn: ACB Receivables Management, Inc., 19 Main St,  
Asbury Park, NJ 07712-7012

515573205 Ocean Perioperative Cons, PO Box 366, Manasquan, NJ 08736-0366

515573206 Orthopaedic Institute of Central Jersey, 2315 Highway 34 Ste D, Manasquan, NJ 08736-1444

515573207 Premier Bankcard, LLC, Attn: Monarch Recovery Managment, Inc., 10965 Decatur Rd,  
Philadelphia, PA 19154-3210

515573208 Quest Diagnostics Incorporated, 3 Giralda FarmsMadison, NJ 07940

515573209 +Radiology Physicians, Attn: Apex Asset Management, LLC, 2501 Oregon Pike,  
Lancaster, PA 17601-4890

515573210 Rusmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508

515604211 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)

515573213 Saint Barnabas Medical Center, Attn: Celentano, Stadtmuer & Walentowic, PO Box 2594,  
Clifton, NJ 07015-2594

515573215 Schachter Portnoy, LLC, Attn: Howard Schachter, Esq., 3490 US Highway 1,  
Princeton, NJ 08540-5920

515573216 Seaview Orthopaedic & Medical Associates, 1200 Eagle Ave, Ocean, NJ 07712-7631

515573217 Seaview Orthopaedic and Medical Assoc., 1200 Eagle Ave, Ocean, NJ 07712-7631

515573219 Shore Cardiology Consultants, 1640 Route 88 Ste 201, Brick, NJ 08724-3068

515573220 Shore Outpatient Surgicen, Attn: ACB Receivables Management, Inc., 19 Main St,  
Asbury Park, NJ 07712-7012

516422651 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

515573222 Superior Court of New Jersey, 118 Washington St, Toms River, NJ 08753-7626

515573223 Toms River Ambulatory Anesthesia LLC, PO Box 188, Little Silver, NJ 07739-0188

515573225 Toms River X-Ray, Attn: ACB Receivables Management, Inc., 19 Main St,  
Asbury Park, NJ 07712-7012

515573228 +Union Labor Life Insurance Company, 1625 Eye Street, NW, Washington, DC 20006-4061

515573229 +United Water of Toms River, 69 Devoe Place, Hackensack, NJ 07601-6105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

515573143 EDI: RMCB.COM Nov 14 2019 04:48:00 American Medical Collection Agency,  
2269 Saw Mill River Rd, Elmsford, NY 10523-3832

515722281 +E-mail/Text: bankruptcy@caavps.com Nov 14 2019 00:49:59 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

515573150 EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Capital/Blair, PO Box 182120,  
Columbus, OH 43218-2120

515573156 +EDI: CCS.COM Nov 14 2019 04:48:00 Credit Collection Services, 2 Wells Ave,  
Newton, MA 02459-3246

515573157 E-mail/PDF: creditonebknofications@resurgent.com Nov 14 2019 00:46:43 Credit One Bank,  
PO Box 98873, Las Vegas, NV 89193-8873

515573162 EDI: AMINFOFP.COM Nov 14 2019 04:48:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145

515573165 E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 00:46:03  
Healthcare Funding Solutions, 4340 S Monaco St Fl 2, Denver, CO 80237-3485

515602497 EDI: IRS.COM Nov 14 2019 04:48:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346

515701708 E-mail/PDF: resurgentbknofications@resurgent.com Nov 14 2019 00:46:03  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

515573175 EDI: CCS.COM Nov 14 2019 04:48:00 LabCorp, Attn: Credit Collection Services,  
2 Wells Ave, Newton, MA 02459-3225

515752551 E-mail/PDF: MerrickBKNofications@Resurgent.com Nov 14 2019 00:45:40 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

515573177 E-mail/Text: egssupportservices@alorica.com Nov 14 2019 00:49:47 Medclr, Inc.,  
Attn: NCO Financial System, Inc., 507 Prudential Rd, Horsham, PA 19044-2308

515573183 E-mail/PDF: MerrickBKNofications@Resurgent.com Nov 14 2019 00:45:39 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001

515573186 EDI: MID8.COM Nov 14 2019 04:48:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255

515573190 E-mail/PDF: bankruptcy@ncfsi.com Nov 14 2019 00:47:42 New Century Financial Services,  
110 S Jefferson Rd # 104, Whippany, NJ 07981-1038

515573193 E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Newark Beth Israel Medical Center,  
Attn: Center State Collections, PO Box 18876, Newark, NJ 07191-8876

515573199 EDI: CAPIO.COM Nov 14 2019 04:48:00 Ocean Medical Center,  
Attn: Law Offices of Mitchell D. Bluhm, PO Box 3269, Sherman, TX 75091-3269

515748173 +EDI: JEFFERSONCAP.COM Nov 14 2019 04:48:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

515590629 EDI: Q3G.COM Nov 14 2019 04:48:00 Quantum3 Group LLC as agent for, CF Medical LLC,  
PO Box 788, Kirkland, WA 98083-0788

515664531 EDI: Q3G.COM Nov 14 2019 04:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788

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User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515573211 E-mail/Text: bankruptcy@savit.com Nov 14 2019 00:50:27 Sa-vit Enterprises, PO Box 250,  
East Brunswick, NJ 08816-0250  
515573212 E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Saint Barnabas Health Care System,  
PO Box 903, Oceanport, NJ 07757-0903  
515573214 EDI: NAVIENTFKASMSERV.COM Nov 14 2019 04:48:00 Sallie Mae, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
515573218 +E-mail/Text: bankruptcy@senexco.com Nov 14 2019 00:48:17 Senex Services Corp.,  
3333 Founders Rd, Indianapolis, IN 46268-4932  
515573226 E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney's Office,  
970 Broad St Rm 700, Newark, NJ 07102-2534  
515573227 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 U.S. Trustee's Office,  
1 Newark Ctr Ste 2100, Newark, NJ 07102-5277  
515745949 +EDI: WFFC.COM Nov 14 2019 04:48:00 WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A.,  
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIEW BOULEVARD,  
FORT MILL, SC 29715-7203  
515573230 EDI: WFFC.COM Nov 14 2019 04:48:00 Wells Fargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515573169\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114-0326)  
515573221\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695-0245)  
517460923\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
aty ##Michael S. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024  
515573141 ##ACB Receivables Management, Inc., PO Box 350, Asbury Park, NJ 07712-0350  
515573224 ##+Toms River Anesthesia Associates, 409 Main Street #2, Toms River, NJ 08753-7418  
TOTALS: 0, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlson on behalf of Creditor Specialized Loan Servicing, LLC  
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
Kurt E. Reinheimer on behalf of Joint Debtor Cynthia E. Sherman kerrein66@comcast.net,  
G1659@notify.cincompass.com

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kurt E. Reinheimer on behalf of Debtor Vincent W. Sherman kerrein66@comcast.net,  
G1659@notify.cincompass.com  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC  
rsolarz@kmlawgroup.com

TOTAL: 7